



General Assembly

**Amendment**

January Session, 2011

LCO No. 8035

**\*SB0001108035SR0\***

Offered by:  
SEN. FASANO, 34<sup>th</sup> Dist.

To: Subst. Senate Bill No. 11

File No. 203

Cal. No. 157

**"AN ACT CONCERNING THE RATE APPROVAL PROCESS FOR CERTAIN HEALTH INSURANCE POLICIES."**

1 After the last section, add the following and renumber sections and  
2 internal references accordingly:

3 "Sec. 501. (NEW) (*Effective January 1, 2012*) (a) Notwithstanding the  
4 provisions of chapter 700c of the general statutes, any insurer, health  
5 care center, hospital service corporation, medical service corporation  
6 or other entity that delivers, issues for delivery, renews, amends or  
7 continues an individual health insurance policy or medical benefits  
8 plan that provides coverage of the type specified in subdivisions (1),  
9 (2), (4), (11) and (12) of section 38a-469 of the general statutes may offer  
10 one or more individual flexible health benefits policies that shall be  
11 exempt from the health insurance benefits mandated by chapter 700c  
12 of the general statutes.

13 (b) Each individual flexible health benefits policy shall be approved  
14 by the Insurance Commissioner and any marketing material,  
15 application for coverage and enrollment material relative to such

16 policy or plan shall include the following statement printed in not less  
17 than twelve-point boldface type and located in a conspicuous manner  
18 on such document: "This is a flexible health benefits policy, which is  
19 not subject to all of the state-mandated health insurance benefits  
20 normally required in Connecticut. While this flexible health benefits  
21 policy may provide fewer health benefits than a policy subject to all of  
22 the state-mandated health insurance benefits, it may provide you with  
23 a more affordable option. Please consult your insurance producer as to  
24 which state-mandated health insurance benefits are excluded from this  
25 policy as well as what benefits are included in this policy."

26 (c) Each insurer, health care center, hospital service corporation,  
27 medical service corporation or other entity offering an individual  
28 flexible health benefits policy shall provide to each applicant for such  
29 policy the option to purchase at least one health insurance policy or  
30 plan that includes all health insurance benefits mandated by chapter  
31 700c of the general statutes.

32 (d) The Insurance Commissioner may adopt regulations, in  
33 accordance with chapter 54 of the general statutes, to establish  
34 minimum coverages or benefits for such flexible health benefits  
35 policies.

36 Sec. 502. (NEW) (*Effective January 1, 2012*) (a) Notwithstanding the  
37 provisions of chapter 700c of the general statutes, any insurer, health  
38 care center, hospital service corporation, medical service corporation  
39 or other entity that delivers, issues for delivery, renews, amends or  
40 continues a group health insurance policy or medical benefits plan that  
41 provides coverage of the type specified in subdivisions (1), (2), (4), (11)  
42 and (12) of section 38a-469 of the general statutes may offer one or  
43 more group flexible health benefits policies that shall be exempt from  
44 the health insurance benefits mandated by chapter 700c of the general  
45 statutes.

46 (b) (1) Each group flexible health benefits policy shall be approved  
47 by the Insurance Commissioner and any marketing material,

48 application for coverage and enrollment material relative to such  
49 policy or plan shall include the following statement printed in not less  
50 than twelve-point boldface type and located in a conspicuous manner  
51 on such document: "This is a flexible health benefits policy, which is  
52 not subject to all of the state-mandated health insurance benefits  
53 normally required in Connecticut. While this flexible health benefits  
54 policy may provide fewer health benefits than a policy subject to all of  
55 the state-mandated health insurance benefits, it may provide you with  
56 a more affordable option. Please consult your insurance producer as to  
57 which state-mandated health insurance benefits are excluded from this  
58 policy as well as what benefits are covered by this policy."

59 (2) Each policyholder that purchases a group flexible health benefits  
60 policy shall provide a notice to each certificate holder that (A) includes  
61 a statement that such policy is a flexible health benefits policy that is  
62 not subject to all of the state-mandated health insurance benefits  
63 normally required in Connecticut, and (B) discloses the health  
64 insurance benefits mandated by chapter 700c of the general statutes  
65 that are excluded from such policy and the health insurance benefits  
66 that are covered by such policy.

67 (c) Each insurer, health care center, hospital service corporation,  
68 medical service corporation or other entity offering a group flexible  
69 health benefits policy shall provide to each applicant for such policy  
70 the option to purchase at least one health insurance policy or plan that  
71 includes all health insurance benefits mandated by chapter 700c of the  
72 general statutes.

73 (d) The Insurance Commissioner may adopt regulations, in  
74 accordance with chapter 54 of the general statutes, to establish  
75 minimum coverages or benefits for such flexible health benefits  
76 policies."